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Seattle WA 98101  
(206) 340-2008

The Honorable Terry L. Myers  
Hearing Date: January 30, 2001  
Time: 9:30 a.m.



FEE PAID  
RCPT # 7740

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF IDAHO (COEUR D'ALENE)

In Re )  
) IN PROCEEDINGS UNDER  
JEFFREY DALE KNAPP ) CHAPTER 7  
THERESA MARIE KNAPP )  
) Case No. 00-21322  
)  
) MOTION AND MEMORANDUM FOR RELIEF FROM  
) AUTOMATIC STAY, OR, ALTERNATIVELY,  
Debtors. ) FOR ADEQUATE PROTECTION  
)

COMES NOW Petitioner, GreenPoint Credit, LLC ("GPC"), an authorized servicing agent for BankAmerica Housing Services, a Division of Bank of America, FSB, a secured creditor, and respectfully moves the court, pursuant to 11 U.S.C. Sections 362 and 361, for an order granting GPC relief from the automatic stay or, alternatively, for adequate protection of its interests in the property.

In support of this motion, GPC respectfully represents:

I.

GPC is the secured creditor of Debtors under a Retail Installment Contract and Security Agreement ("the Contract") executed by Debtors on or about October 1, 1996. A copy of the Contract is attached as Exhibit A and by this reference made a part of this motion. The Contract

**ORIGINAL**

MOTION AND MEMORANDUM FOR RELIEF  
FROM AUTOMATIC STAY -- 1



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600 UNIVERSITY STREET · SUITE 1730  
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1 provides for the purchase by Debtors of a 1996 Moduline International, Rainier, 40 x 28,  
2 manufactured home, Serial Number (Vehicle Identification Number) 16101, Title Number 96970659,  
3 according to the terms described on Exhibit B.  
4

5 II.

6 The Debtors are delinquent in the amount of \$1,801.10 from September 1, 2000, to  
7 December 11, 2000.  
8

9 III.

10 The amount required to pay the debt in full is \$53,005.00, plus interest at 9.26% per annum  
11 from December 11, 2000. Interest accrues at \$14.54 per day. The fair market value of the property  
12 is \$48,593.00.  
13

14 IV.

15 There are no prior liens or security interest of any other party in the collateral.

16 V.

17 Relief from the automatic stay is governed by 11 U.S.C. § 362(d)(2), which provides that  
18 relief must be granted if the debtors have no equity in the property and the property is not necessary  
19 to an effective reorganization. Since reorganization is not relevant in a Chapter 7 case, the only issue  
20 is whether there is equity in the property. In Re Preuss, 15 B.R. 896, 897 (9th Cir. 1981); see also In  
21 Re Lockwood, 11 B.R. 291, 293 (Bkrtcy. E.D.N.Y. 1981).  
22

23 VI.

24 Debtors have no equity in the manufactured home.  
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VII.

Because Debtors have no equity in the Property, petitioner requests that the Order Granting Relief from Automatic Stay be effective immediately under BR 4001(a)(3).

**WHEREFORE**, GPC prays for an Order Granting Relief from Automatic Stay and allowing GPC to foreclose in accordance with applicable state laws, or to take any other action that may be necessary to realize on its security, or, alternatively, for adequate protection.

DATED this 18 day of December, 2000.

By:   
Jerry Jensen, ISBA #3149  
Christopher L. Thayer  
of Attorneys for GreenPoint Credit, LLC

**IDA#2**  
**RETAIL INSTALLMENT CONTRACT**  
**and SECURITY AGREEMENT**

CONT

MH VARIABLE RATE CONTRACT

RECEIVED  
 OCT 3 1996  
 SP FIN. SER.

FOR OFFICE USE ONLY	LOAN PLAN: A01
	OFFICE NUMBER: 79041
	DEALER NO.: 411968
	ACCT. NO.: 4130-2556

NAME: JEFFREY D. KNAPP  
 BUYER(S) NAME: THERESA M. KNAPP  
 NAME:  
 NAME:

BUYER'S ADDRESS: 9782 MELROSE #3 CITY: HAYDEN LAKE STATE: ID ZIP: 83835  
 PHONE: 208/772-7039 S. SEC. # (S): 518-80-4411 519-06-3785

PROPOSED LOCATION OF MANUFACTURED HOME: 1185 HONEYSUCKLE AVENUE #25 HAYDEN, ID 83835  
 "I," "me," "myself" or "my" mean all persons who sign this contract as buyer or co-buyer, jointly and severally, and "you" or "your" mean the seller and any assignee. This contract will be submitted to the Creditor indicated below, at a local office and, if approved, it will be assigned to that Creditor. On the date of this contract, I buy from you on a credit sale basis the manufactured home described below, together with furnishings, equipment, appliances and accessories included in the manufactured home at the time of purchase (called "Manufactured Home").  
 CREDITOR: BANKAMERICA HOUSING SERVICES, A DIVISION OF BANK OF AMERICA, FSB

Description of Manufactured Home:	TRADE NAME: MODULINE INTERNATIONAL IN	MODEL: RAINIER
	YEAR: 96 NEW: X USED:	LENGTH: 40 ft. WIDTH: 28 ft.
	SERIAL NUMBERS: 16101	
ADDITIONAL ACCESSORIES AND FURNISHINGS:	PARK PACKAGE	

**PROMISE TO PAY:** I promise to pay to your order the Unpaid Balance shown on page 2 of this contract (Item 5) with interest at the initial rate of 8.00 % per year. The interest rate I will pay will change in accordance with the provisions of this contract. I'll pay this amount in installments as shown in the payment schedule, or as recomputed due to changes in the interest rate. Each monthly payment will be applied as of its scheduled due date. If no interest rate is disclosed above, the initial interest rate is the Annual Percentage Rate shown below.  
**INTEREST RATE:** My initial interest rate may not be based on the index used to make later adjustments. My interest rate may change 11 months after my first payment is due and every 12 months thereafter based on movements in the monthly average yield on United States Treasury securities adjusted to a constant maturity of one year, as made available by the Federal Reserve Board, which is the index rate. My interest rate cannot increase or decrease by more than 2.00% at any interest rate change or by more than 5.00% over the term of the contract. The interest rate will equal the index rate in effect 45 days before the interest rate change date plus a margin of 3.75 % (rounded to the nearest 1/8 of one percentage point) unless the interest rate caps limit the amount of change in the interest rate.

<b>ANNUAL PERCENTAGE RATE</b> The cost of my credit as a yearly rate (which is subject to change): <u>9.26</u> %	<b>FINANCE CHARGE</b> The dollar amount the credit will cost me (which is subject to change): <u>\$ 108,489.48</u>	<b>Amount Financed</b> The amount of credit provided to me or on my behalf: <u>\$ 54,576.00</u> <i>See #7 (page 2)</i>	<b>Total of Payments</b> The amount I will have paid after I have made all payments as scheduled (based on the current Annual Percentage Rate which is subject to change): <u>\$ 163,065.48</u> <i>Fin. Charge + Amount Fin.</i>	<b>Total Sale Price</b> The total cost of my purchase on credit (which is subject to change) including my down payment of <u>\$ 10,000.00</u> ; <u>\$ 173,065.48</u> <i>Total Pay. - Downpayment</i>
--	--	---	---	---

See contract terms for additional information about nonpayment, default, required repayment in full before the scheduled date, and prepayment refunds and penalties.  
 Prepayment: If I pay off early, I will not have to pay a penalty, but I will not be entitled to a refund of the Prepaid Finance Charge, if any.

	(Number of Payments)	(Amount of Payments)	When Payments Are Due
My payment schedule will be:	12	\$ 400.46	Monthly, beginning <u>11-1</u> 19 <u>96</u>
	348	\$ 454.77	Monthly, beginning
		\$ .00	Monthly, beginning
		\$ .00	Monthly, beginning

Security: I give you a security interest in:  the goods or property being purchased.  real property located at:  
 Late Charge: If a payment is more than 15 days late, I will be charged 5 % of the unpaid amount of such payment, not to exceed \$ 5.00.  
 Variable Rate: My contract contains a variable rate feature. Disclosures about the variable rate feature have been provided to me earlier.  
 Assumption: Someone buying my Manufactured Home may, under certain circumstances, be allowed to assume the remainder of the contract on the original terms.

The above disclosures are based on terms in effect on the date this contract is signed. If the interest rate changes, actual Amount of Payments, Annual Percentage Rate, Finance Charge and Total of Payments will be more or less than disclosed above.

EXHIBIT A

ITEMIZATION OF AMOUNT FINANCED		
1. Cash Price (Incl. Sales Tax of \$ 1,730.00):	\$ 64,568.00	
2. a. Cash Downpayment	\$ 10,000.00	
b. Trade-In (Year, Make, Model):		
Length _____ Width _____		
Gross Value \$ _____ Liens \$ _____		
<small>(Seller to pay off)</small>		
Net Trade-In Value	\$ .00	
Total Downpayment	\$ 10,000.00	
3. Unpaid Balance of Cash Price (1 minus 2)	\$ 54,568.00	
4. Amounts paid to others on my behalf:		
a. To Insurance Companies:		
(1) Property Insurance	\$ .00	
(2) Credit Life Insurance	\$ .00	
b. To Public Officials:		
(1) Certificate of Title	\$ 8.00	
(2) _____	\$ .00	
c. To Creditor:		
For: _____	\$ .00	
d. To: _____		
For: _____	\$ .00	
e. To: _____		
For: _____	\$ .00	
f. To: _____		
For: _____	\$ .00	
g. To: _____		
For: _____	\$ .00	
Total (a + b + c + d + e + f + g)		\$ 8.00
5. Unpaid Balance (3 plus 4)	\$ 54,576.00	
6. Prepaid Finance Charge	\$ .00	
7. Amount Financed (5 minus 6)	\$ 54,576.00	

INSURANCE		
<b>PROPERTY INSURANCE:</b> Property Insurance on the Manufactured Home is required for the term of this contract. I have the right to choose the person through whom it is obtained. By marking the appropriate line below, I elect to buy the coverage indicated from you for the term and premium shown:		
Type of Insurance	Term	Premium
Physical Damage Coverage	OMOS	\$ .00
BROAD FORM	OMOS	\$ .00
SERV CNTRT		\$
<b>LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS INDICATED IN THE PROPERTY INSURANCE SECTION ABOVE.</b>		
<b>CREDIT LIFE INSURANCE:</b> Credit Life Insurance is not required for this contract or a factor in its approval. If I elect Credit Life Insurance, the name(s) of the proposed insured(s) are:		
Proposed Insured _____		
Proposed Insured _____		
(Only spouse can be insured jointly.)		
This insurance may not pay off all of my debt, and the exact amount of coverage is shown on my policy or certificate. My signature indicates my election to obtain Credit Life Insurance coverage for the term and premium shown:		
Type of Coverage	Term	Premium
Single		\$
Joint		\$
		Date _____
(signature)		Date _____
		Date _____
(signature)		Date _____
(If joint coverage desired, both proposed insureds must sign.)		

**NOTICE TO THE BUYER:**

1. DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. 2. YOU ARE ENTITLED TO AN EXACT COPY OF THIS CONTRACT.

ACCEPTED: The foregoing contract is hereby assigned under the terms of the Assignment on page 5.

SPERLE'S INVESTMENTS INC  
SELLER: DBA HONEYSUCKLE HOMES

SELLER'S ADDRESS: W 866 HAYDEN AVE

HAYDEN, ID 838350000

SELLER'S SIGNATURE: *Jeffrey D. Knapp*  
SELLER'S TITLE: *Theresa M. Knapp*

I AGREE TO ALL THE TERMS ON ALL PAGES OF THIS RETAIL INSTALLMENT CONTRACT AND ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS CONTRACT.

BUYER(S) SIGNATURE(S):

*Jeffrey D. Knapp*  
JEFFREY D. KNAPP  
*Theresa M. Knapp*  
THERESA M. KNAPP

DATE OF THIS CONTRACT: 10-1-96

**ADDITIONAL TERMS AND CONDITIONS****VARIABLE RATE:**

- a. **Monthly Payment Changes.** My monthly payment amount will change each time my interest rate is adjusted. The monthly payment amount will fully amortize the remaining unpaid balance at the adjusted interest rate in equal monthly payments over the remaining term of this contract.
- b. **Notice of Interest Rate and Monthly Payment Changes.** You will send me notice of an adjustment in the interest rate and monthly payment at least 25 days before the adjustment. This notice will contain information about the index rate, interest rate, payment amount and remaining unpaid balance.
- c. **Conversion to Fixed Rate.** I may choose to convert this contract to a fixed rate contract at any time beginning ZERO years from the date of this contract and ending 30 years from the date of this contract. In order to convert to a fixed rate, I must not be in default under the terms of this contract and I must notify you in writing of my desire to convert to a fixed rate. The new fixed interest rate will be your standard fixed interest rate for a comparable contract on the date that you receive my written notification. The new fixed rate will take effect on the "Conversion Date," which shall be my next payment due date that is at least 30 days after your timely receipt of a revision agreement signed by all Borrowers together with a nonrefundable conversion fee of \$ 200.00. The new fixed rate and the Conversion Date are subject to change if my revision agreement and fees are received after the date specified in that agreement. My new payment amount will be effective with the first payment following the Conversion Date.

**SECURITY INTEREST:** I grant you a security interest under the Uniform Commercial Code in (1) the Manufactured Home and in all goods that are or may hereafter by operation of law become accessions to it, (2) any refunds of unearned insurance premiums financed in this contract, and (3) all proceeds of such Manufactured Home and accessions. This security interest secures payment and performance of my obligations under this contract, including any additional debt arising because of my failure to perform my obligations under this contract, and includes any contractual extensions, renewals or modifications. If this contract is secured by a mortgage or deed of trust on my real estate, then this security agreement is not exclusive. Your rights and remedies under this contract and any mortgage or deed of trust executed herewith are cumulative, but my right to a Notice of Default and Right to Cure Default shall not be affected by any inconsistent provision of any mortgage or deed of trust. My execution of this contract constitutes a waiver of my personal property and homestead exemption rights to the personal and real property herein described.

**PREPAYMENT:** I MAY PREPAY THIS CONTRACT IN FULL OR IN PART AT ANY TIME WITHOUT PENALTY, BUT I WILL NOT BE ENTITLED TO A REFUND OF THE PREPAID FINANCE CHARGE, IF ANY.

**PROPERTY INSURANCE:**

- a. **Minimum Coverage.** I am required to provide physical damage insurance coverage on the Manufactured Home for the term of this contract, including flood insurance if applicable, in an amount equal to the lesser of the actual cash value of the Manufactured Home or the remaining unpaid balance I owe from time to time on this contract (the "minimum coverage"). The insurance policy will contain a loss payable clause protecting you (as your interest may appear), and provide for a 10 day notice of cancellation to you. Unless you consent in writing, I shall not add any additional loss payee to the insurance policy. I have the right to choose the person through whom the property insurance policy is obtained. If my insurance coverage expires or is cancelled prior to payment in full of this contract, I must obtain no less than the minimum coverage at my expense for the remaining term of this contract. Should I fail to maintain the minimum coverage, you may, but are not obligated to, obtain insurance coverage. I agree that any insurance you purchase may be for the protection of only your interest in the Manufactured Home, may not fully protect me in the event of a loss, and may be for such reasonable period as you determine. If you decide, in your sole discretion, to obtain insurance, you will notify me of that fact and that the cost, plus interest at the contract rate, will be added to my debt. I will repay such amount during the term of the policy in the manner requested by you. I understand that the insurance premiums may be higher if you must purchase the insurance than might be the case if I had purchased the insurance, and that you may purchase the insurance from an affiliated company which may receive a profit for this service.
- b. **Assignment and Application of Insurance Proceeds.** I hereby grant and assign to you the proceeds of any and all physical damage insurance coverage on the Manufactured Home, including any optional coverage, such as earthquake insurance, which in type or amount is beyond the minimum coverage. In the event of a loss to the Manufactured Home, I shall give prompt notice to you and the insurance carrier. If I fail to promptly notify or make proof of loss to the insurance carrier, you may do so on my behalf. All physical damage insurance proceeds, including proceeds from optional coverage, shall be applied to restoration or repair of the Manufactured Home, unless you and I agree otherwise in writing or unless such restoration or repair is not economically practical or feasible. If such restoration or repair is not practical or feasible, you shall apply the insurance proceeds to the remaining unpaid balance of this contract, whether or not then due, and give me any excess.

**LATE CHARGE:** I agree to pay a late charge for late payment as set forth on the front of this contract. Only one late charge will be made on any delinquent installment regardless of the period for which that installment remains in default. After this contract matures, whether by acceleration or otherwise, I will not be charged a late charge.

**RETURNED CHECK CHARGES:** I will pay you \$15 (or such higher amount as allowed by law) if any check given to you is not honored because of insufficient funds or because no such account exists.

**EVENTS OF DEFAULT:** I will be in default under this contract if: (a) I fail to make any payment when due; (b) I fail to timely make rental payments, or to pay other charges and assessments, relating to the real property and/or facility on which the Manufactured Home is located; (c) I violate rules or regulations relating to the facility where the Manufactured Home is located; (d) I fail to keep the Manufactured Home in good repair and condition, as you may reasonably determine; (e) I remove the Manufactured Home from the address shown on this contract unless I notify you in advance and receive your written consent; (f) I sell or attempt to sell the Manufactured Home without first obtaining your written consent; (g) I allow the Manufactured Home, if it is personal property, to become part of any real estate; (h) I encumber or abandon the Manufactured Home or use it for hire or illegally; (i) I fail to promptly pay any taxes and other liens and encumbrances on the Manufactured Home; and/or (j) I fail to do anything else which I have promised to do under this contract.

**NOTICE OF DEFAULT:** If any of the above specified Events of Default have occurred, you may do whatever is necessary to correct my default. You will, except as set forth below, first give me a Notice of Default and Right to Cure Default before you accelerate payment of the remaining unpaid balance I owe you or repossess or foreclose on any property which secures this contract. The Notice will tell me what my default is and how I can cure it. You are not required to send me this Notice when (1) you have already sent a Notice twice within the preceding one-year period, (2) I have abandoned or voluntarily surrendered the Manufactured Home, or (3) other extreme circumstances exist.

**REMEDIES UPON DEFAULT:** If I do not cure the default, you may do either or both of the following at the end of the notice period: (a) you can require me to immediately pay you the entire remaining unpaid balance of the contract plus accrued interest, or (b) you can repossess the Manufactured Home. If you are not required to send me the Notice of Default and Right to Cure Default, you will have these rights immediately upon my default. Once you get possession of the Manufactured Home, you will sell it. If the amount from the sale, after expenses, is less than what I owe you, I will pay you the difference except as otherwise provided by law.

**ATTORNEY FEES:** If you hire an attorney who is not your salaried employee to collect what I owe under this contract or to get possession of the Manufactured Home, I will pay your reasonable attorney's fees.

**OTHER TERMS AND CONDITIONS:** I agree: (a) to pay with my monthly installments, if requested by you to do so, the estimated amount necessary to pay yearly taxes, assessments and insurance premiums that will become due within the next twelve month period; (b) to pay you a transfer fee if I sell the Manufactured Home, unless such fee is prohibited by law; (c) to pay interest at the contract rate on the remaining unpaid balance plus accrued interest from the date of maturity until paid in full; (d) to reimburse you, immediately upon your demand, with interest at the contract rate, the amount of funds you actually advance on my behalf to correct my default; and (e) that if I am married, and residing in a community property state, both my community property and separate property will be liable for all payments due under this contract.

**CREDIT INFORMATION:** You may investigate my credit history and credit capacity in connection with opening and collecting my account and share information about me and my account with credit reporting agencies. You may sell or otherwise furnish information about me, including insurance information, to all others who may lawfully receive such information. You may furnish specific information about the Manufactured Home and any insurance policies on the Manufactured Home to any insurance agent to enable such agent to quote premiums to me and solicit my insurance business.

**ASSIGNMENT:** You may assign this contract to any person or entity. All rights granted to you under this contract shall apply to any assignee of this contract.

**WAIVER:** Waiver of any default shall not constitute a waiver of any other default. No term of this contract shall be changed unless in writing and signed by one of your officers. This contract, and any mortgage or deed of trust executed by me in connection with this contract, is the entire agreement between us and I agree that no oral or implied representations have been made to induce me to enter into this contract.

**VALIDITY:** Wherever possible each provision of this contract shall be interpreted in such manner as to be effective and valid under applicable law, but if any provision of this contract shall be prohibited by or invalid under applicable law, such provision shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this contract. This contract shall be of no effect until and unless signed by me and you. In no event shall any charge under this contract exceed the highest amount allowed by applicable law. If any excess charge is received, such excess shall be refunded or applied to the amount due.

(See Page 2 for Consumer's and Seller's Signatures)

**NOTICE**

**ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.**

**ASSIGNMENT BY SELLER**

TO CREDITOR INDICATED ON PAGE 1 ("Creditor")

With respect to this retail installment contract ("contract") signed by one or more buyers ("Buyer"), SELLER represents and warrants that: (1) Buyer's credit statement submitted herewith is completely accurate unless otherwise specified; (2) Buyer was legally competent to contract at the time of Buyer's execution of this contract; (3) this contract arose from the bona fide sale of the merchandise described in this contract; (4) the downpayment was made by Buyer in cash unless otherwise specified and no part thereof was loaned directly or indirectly by Seller to Buyer; (5) any trade-in, or other consideration, received as any part of the downpayment, is accurately described on page 2, and has been valued at its bona fide value, and any amount owed on such trade-in or other property is accurately described on page 2 and has been paid off by Seller prior to or contemporaneously with the assignment of this contract to Creditor; (6) there is now owing on this contract the amount set forth herein; (7) this contract and any guaranty submitted in connection herewith is in all respects legally enforceable against each purported signatory thereof; (8) Seller has the right to assign this contract and thereby to convey good title to it; (9) in the event of any claim or defense asserted by any Buyer, or any heirs or assigns of Buyer, with respect to the Manufactured Home or other property or consideration transferred pursuant to this retail installment contract, Seller agrees that it will indemnify and hold Creditor harmless from all such claims and defenses as well as from all costs reasonably incurred by Creditor in connection therewith, including but not limited to reasonable attorney fees and court costs; and (10) in accordance with the Fair Credit Reporting Act, Seller has notified Buyer that this contract is to be submitted to Creditor.

For value received, Seller hereby assigns to Creditor all its rights, title and interest in this contract and the property which is the subject matter hereof and authorizes Creditor to do everything necessary to collect and discharge same. All the terms of any existing written agreements between Seller and Creditor governing the purchase of contracts are made a part hereof by reference, it being understood that Creditor relies upon the above warranties and upon said agreements in purchasing this contract.

# CERTIFICATE OF TITLE

TITLE

116101

VEHICLE IDENTIFICATION NUMBER

1996

MODL

HS

TL

MFRD HM

2ND VEHICLE IDENTIFICATION NUMBER

ODOMETER READING

DATE

EXEMPT

TITLE NUMBER  
96970659

PRINT DATE  
11/14/1996

WEIGHT

LENGTH  
40

WIDTH  
28

HULL

HORSEPOWER

PROPULSION

OWNER'S NAME AND ADDRESS

OTHER PERTINENT DATA

KNAPP, JEFFREY OR  
KNAPP, THERESA  
1185 W HONEYSUCKLE # 25  
HAYDEN LAKE, ID 83835

4130-256

Federal and state law requires that you state the mileage in connection with the transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

### Assignment of Title

1 ODOMETER READING - Reading is actual unless indicated otherwise. (NO TENTHS): DATE:		5 PURCHASER'S PRINTED NAME(S)	
<input type="checkbox"/> In Excess of Mechanical Limits <input type="checkbox"/> No Actual - Warning! Odometer Discrepancy		<input type="checkbox"/> Exempt <input type="checkbox"/> No Device	
2 DATE SOLD: SELLING PRICE:		6 ADDRESS	
3 SELLER'S/REPRESENTATIVE'S PRINTED NAME(S)		7 CITY STATE ZIP	
4 I certify, to the best of my knowledge, that the odometer reading reflects the actual mileage, unless otherwise indicated. I also hereby release my interest and transfer ownership to the named purchaser. SELLER'S/REPRESENTATIVE'S SIGNATURE: A X B X		8 I am aware of the odometer certification made by the seller. PURCHASER'S/REPRESENTATIVE'S SIGNATURE: A X B X and PURCHASER'S/REPRESENTATIVE'S SIGNATURE for representative's official name:	

### Lienholder Section

FIRST LIEN		SECOND LIEN	
BAHS BANK OF AMERICA/FSB			
PO BOX 1310 VANCOUVER, WA 98666 RECORDED 10/21/1996 13:14			
9 SIGNATURE RELEASING LIEN DATE		10 SIGNATURE RELEASING LIEN DATE	
X		X	
		11 NEW LIENHOLDER'S NAME	
		12 ADDRESS	
		13 CITY STATE ZIP	

Alterations May Void This Document

AUDIT NO. 02697962

EXHIBIT B